

House File 2117 - Introduced

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BY T. OLSON

A BILL FOR

1 An Act concerning payments for certain dental care services
2 including fee schedules for dental services and assignment
3 of dental care coverage benefits.

4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. NEW SECTION. 514C.3B Dental coverage — fee
2 schedules.

3 1. A contract between a dental plan and a dentist for the
4 provision of services to covered individuals under the plan
5 shall not require that a dentist provide services to those
6 covered individuals at a fee set by the dental plan unless such
7 services are covered services under the dental plan.

8 2. A person or entity providing third-party administrator
9 services shall not make available any dentists in its dentist
10 network to a dental plan that does any of the following:

11 a. Sets fees for dental services that are not covered
12 services.

13 b. Sets fees for dental services that exceed the maximum fee
14 for dental services covered by the dental plan.

15 3. For the purposes of this section:

16 a. "*Covered services*" means services reimbursed under the
17 dental plan.

18 b. "*Dental plan*" means any policy or contract of insurance
19 which provides for coverage of dental services not in
20 connection with a medical plan that provides for the coverage
21 of medical services.

22 Sec. 2. NEW SECTION. 514C.3C Assignment of dental care
23 coverage benefits.

24 1. A carrier as defined in section 513B.2; an organized
25 delivery system authorized under 1993 Iowa Acts, ch. 158,
26 and licensed by the director of public health; or a plan
27 established pursuant to chapter 509A for public employees,
28 shall not do either of the following:

29 a. Prohibit the assignment of dental care coverage benefits
30 to a dental care provider by a covered individual.

31 b. Refuse to directly reimburse a dental care provider
32 pursuant to a valid assignment of dental care coverage benefits
33 after receipt of written notice of the assignment.

34 2. An assignment of benefits as described in this section
35 shall not affect or limit the payment of benefits otherwise

1 payable under a dental care benefit contract, policy, or plan
2 and a covered individual shall not be otherwise penalized for
3 making such an assignment of benefits.

4 3. A payment of benefits made under a dental care benefit
5 contract, policy, or plan prior to receipt of written notice
6 of assignment of the benefits shall be without prejudice to
7 the payor. This section shall not be construed to prevent the
8 reconciliation of erroneous or duplicate payments made.

9 4. For the purposes of this section, unless the context
10 otherwise requires:

11 a. "Assignment of benefits" means the transfer of dental
12 care coverage reimbursement benefits or other rights under an
13 insurance contract, policy, or plan by a covered individual to
14 a dental care provider.

15 b. "Dental care provider" means a dentist, dental hygienist,
16 or dental assistant registered or licensed to practice under
17 chapter 153.

18 EXPLANATION

19 This bill creates new Code section 514C.3B which prohibits
20 a dental plan from setting fee schedules for participating
21 dentists for the provision of dental services that are not
22 covered by the plan. The bill also prohibits a third-party
23 administrator from making a dentist in its provider network
24 available to a dental plan that sets fees for services that are
25 not covered or sets fees for dental services that exceed the
26 maximum fee for dental services covered by the dental plan.

27 For the purposes of new Code section 514C.3B, a "covered
28 service" is a service reimbursed under the applicable dental
29 plan. A "dental plan" is any policy or contract of insurance
30 which provides for coverage of dental services not in
31 connection with a medical plan which provides for the coverage
32 of medical services.

33 The bill also creates new Code section 514C.3C which
34 prohibits a carrier, organized delivery system, or plan for
35 public employees from refusing to allow a covered individual to

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1 assign payment of dental care coverage benefits to dental care
2 provider, or from refusing to directly reimburse a dental care
3 provider, pursuant to a valid assignment of such benefits upon
4 receipt of written notice of the assignment.